

REMARKS

Reconsideration and further examination is respectfully requested.

Applicant has filed a request for continued examination.

Applicant has filed an information disclosure statement.

Applicant petitions for an extension of time for reply of three months. All necessary fees not otherwise paid can be charged to Agent's USPTO deposit account 502,080. Refunds may be credited to said deposit account as well.

Applicant has filed a revocation of POA with new POA and correspondence address.

The new agent docket number for this case is RF010906USNP.

New Claims

Applicant has cancelled prior claims 1 to 36 without prejudice and has introduced new claims 37 to 43. Claim 37 is independent. No new matter has been added. Support for the new claims is found at least in part within the Specification on pages 9 – 11 and 16 – 22.

Rejection under 35 U.S.C 112, second paragraph

Examiner has rejected claims 1-10, 14-16, 17 – 20 and 34-36 under 35 U.S.C. 112 second paragraph. Said rejection is moot since claims 1 to 36 have been cancelled.

Rejection under 35 U.S.C. 103(a)

Examiner has rejected claims 1-10, 14-20 and 34-36 under 35 U.S.C. 103(a) as being unpatentable over Gice (Gice, Jon, "The Relationship Between Job Satisfaction and Workers Compensation Claims", Society of Chartered Property and Casualty Underwriters, CPCU Journal, September 1995) in view of DeTore et al. (US patent 4,975,840). Said rejection is moot since claims 1 to 36 have been cancelled.

CONCLUSION

Applicants have made a diligent effort to place the claims in condition for allowance. However, should there remain unresolved issues that require adverse action, it is respectfully requested that the Examiner telephone Mark Nowotarski, Applicants' Agent at 203 975 7678 so that such issues may be resolved as expeditiously as possible.

For these reasons, and in view of the above amendments, this application is now considered to be in condition for allowance and such action is earnestly solicited.

Respectfully Submitted,



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